

## Mary Hayashi

Assemblymember, 18th Assembly District

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VIEW OF YOUR RECENT CHARGES AND CREDITS

TRANS.	POST	REFERENCE	
DATE	DATE	NUMBER	DESCRIPTION

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# Identity theft...

how  
to  
protect  
yourself.

SUMMA



## V OF YOUR RECENT CHARGES AND CREDITS

POST DATE	REFERENCE NUMBER	DESCRIPTION
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### MENTS AND CREDITS

07/04	00000000000000000000	PAYMENT - THANK YOU
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### CHASE, CASH ADVANCES & FEES

07/10		ACCOUNT PROTECTION PLUS
07/04	00000000000000000000	L'AMOUR SHOPPE SALINAS CA
	"FINANCE CHARGE"	PURCHASES \$14.21 CASH ADVANCE

## ACCOUNT SUMMARY - JULY 2002

### MENT AND PAYMENT INFORMATION

ACCOUNT NUMBER	0000 0000 0000 0000
BALANCE	400.23
MINIMUM PAYMENT DUE	15.00
PAST DUE	0.00
MUST BE PAID BY	AUG 4, 2002

### CREDIT LINE INFORMATION

TOTAL CREDIT LINE	
TOTAL AVAILABLE CREDIT	
CASH ADVANCE CREDIT LIMIT	
CASH ADVANCE AVAILABLE	
OVERLIMIT AMOUNT	
"CASH ADVANCE CREDIT LIMIT"	
PORTION OF YOUR TOTAL CREDIT	

CARDMEMBER SERVICE CENTER 800-555-1234  
FROM OUTSIDE THE U.S. CALL COLLECT: 904-997-4997  
SEND PAYMENTS TO: PAYMENT CENTER, P.O. BOX 1234, MIAMI, FL 33101  
MAIL INQUIRIES TO: CARDMEMBER SERVICES, P.O. BOX 1234, MIAMI, FL 33101  
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION  
Online account access: www.chase.com

## SUMMARY OF YOUR FINANCE CHARGES

	AVERAGE DAILY BALANCE	DAILY PERIODIC RATE	NOMINAL ANNUAL PERCENTAGE RATE	FINANCE CHARGE
PURCHASES	665.34	.07120 %	25.99 %	14.21
CASH ADVANCES	0.00	.08215 %	29.99 %	0.00

EARN CASH BACK AND A CHANCE TO WIN FREE CASH  
ON YOUR AUGUST AND SEPTEMBER PAYMENTS

## Legislative Update

**The following new consumer protections were passed by the California State Legislature and signed into law.**

**Assembly Bill 655** Allows consumers to stop credit bureaus from selling or giving their names to companies that solicit credit cards; allows victims of identity theft to block certain credit information; and allows consumers to delete fraudulent credit inquiries on their records.

**Assembly Bill 1610** Requires credit lenders to verify the credit applicant's address, their first and last name and social security number before issuing credit.

**Senate Bill 25** In 2001, California's Consumer Credit Reporting Agencies Act was amended to create a system where a consumer who suspects that he/she has been the victim of identity theft may place a "security alert" in the credit report to alert lenders of potential fraud. SB 25 makes this security alert more effective by requiring lenders to take reasonable steps to verify a consumer's identity when notified of the security alert.

**Senate Bill 602** Enacts the Identity Theft Victims' Bill of Rights containing various provisions relating to identity theft and consumer credit. Mainly it permits a consumer to place a security alert in his or her credit report by making a request in writing or by telephone to a consumer credit report agency.

**Assembly Bill 1131** Expands the Penal Code section 368(d) and (e), which only applied to theft and embezzlement, to include forgery, fraud or identity theft committed against an elder or dependent adult. This bill makes it possible to prosecute these types of elder financial abuse by adding them to the list of crimes. Under this law, criminals can now be prosecuted with a stiffer penalty, making it clear that protecting elders from this type of abuse is a priority.

# Controlling your personal information

Your personal information is also very valuable to marketing and research corporations. Marketers will oftentimes create a profile based on available personal information they obtain from credit bureaus and other sources.

However, organizations are offering consumers choices about how their personal information is used. Many, for example, allow you to “opt-out” of having your information shared with others or used for promotional purposes.

## Pre-Screened Credit Offers

To opt-out of receiving pre-screened credit card offers (offers based on your credit data) call **888-567-8688**.

The three major credit bureaus use the same number to let consumers choose not to receive pre-screened credit offers.

[www.optoutprescreen.com](http://www.optoutprescreen.com)

## Direct Marketers

The Direct Marketing Association’s Mail, E-mail and Telephone Preference Services allow consumers to opt-out of direct marketing, e-mail marketing and/or telemarketing solicitations from many national companies.

To remove your name from many national direct mail lists, send a signed postcard with your full name and address to:

### Mail Preference Service

Attn: Dept. 13439344

Direct Marketing Association

P.O. Box 282, Carmel, NY 10512

[www.dmaconsumers.org/cgi/offmailinglist](http://www.dmaconsumers.org/cgi/offmailinglist)

To reduce calls from telemarketers, send your name, address, and phone number to the Direct Marketing Association’s Telephone Preference Service.

### Telephone Preference Service

P.O. Box 1559, Carmel, NY 10512



## California State Assembly

**Mary Hayashi**

Assemblymember • 18th Assembly District

Dear Friend:

Identity theft is one of the fastest growing crimes in America. In 2005, there were 45,175 victims reported in the state of California alone.

Identity theft occurs when someone gains access to another person’s personal information, such as their driver’s license number, social security number, bank or credit card account numbers, and uses them to commit fraud or theft. An impostor can use your identity to open fraudulent credit accounts, secure loans for cars and housing, or steal money from your bank accounts.

The first step to identity protection starts with an informed consumer. This guide is provided to help you protect your family and to provide resources if you suspect your identity has been stolen. Additionally, you will find more information on the Resources page of my website, <http://democrats.assembly.ca.gov/members/a18>.

Sincerely,

MARY HAYASHI

*18th Assembly District, California State Assembly*

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# How to protect against identity theft

## Find out what is in your credit report

Information in your credit report is used by loan and credit card companies, employers, landlords – in fact anyone with a “legitimate business need” – to determine your creditworthiness. To protect yourself from being harmed by incorrect information, you may want to order your credit report at least once a year and make sure it is accurate.

Most credit reporting agencies will charge a fee for a copy of your report. However, you are entitled to a free copy if you are a victim or have been denied credit. To learn how to request your report, please call the following numbers or access the following websites:

Experian 888-397-3742  
**www.experiangroup.com**  
(\$8 charge for report/\$9 on-line)

Equifax 800-685-1111  
**www.equifax.com**  
(\$8 charge for report/\$9 on-line)

TransUnion 800-888-4213  
**www.transunion.com**  
(\$8 charge for report/\$9 on-line)

## If you're a victim

Contact credit bureaus immediately. Under the Fair Credit Reporting Act, you can ask credit bureaus to:

- *Flag your account with a “fraud alert” asking creditors to call before opening new accounts under your name or making changes to existing accounts.*
- *Provide the names and telephone numbers of all creditors to check if any fraudulent account(s) have been opened.*
- *Remove fraudulent entries from a credit report.*

## Bankruptcy

If you believe someone has filed for bankruptcy using your name, write to the U.S. Trustee in the Region where the bankruptcy was filed. A listing of the U.S. Trustee Program’s Regions can be found at **www.usdoj.gov/ust/**. You may also want to contact legal representation to better understand your rights.

## Criminal Records/Arrests

In rare instances, an identity thief will give your name when being arrested – creating a criminal record under your name. If this happens, you may need to hire an attorney to help resolve the problem. Procedures for clearing your name vary by jurisdiction.

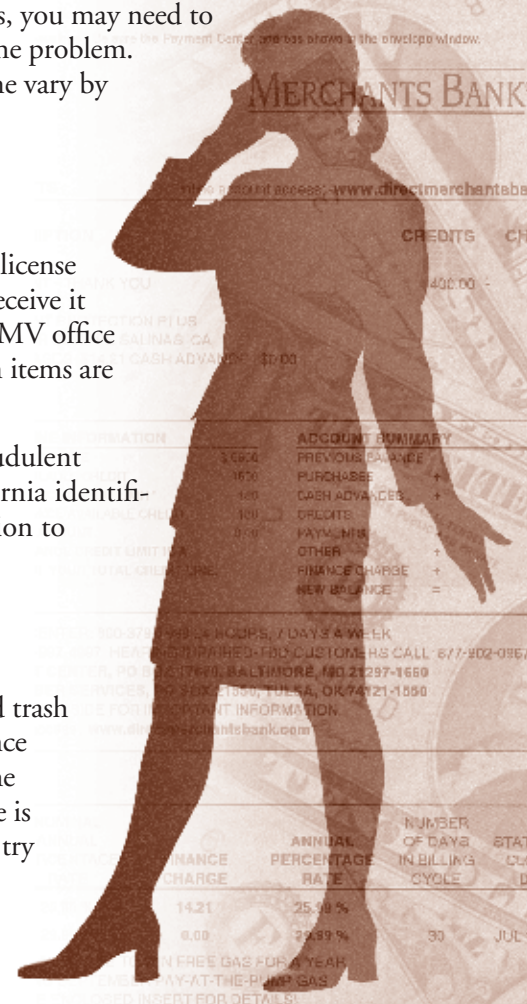
## Driver's License or Identification Card

If you have applied for a driver’s license or ID card recently and do not receive it within 60 days, call your local DMV office to find out why. Sometimes such items are stolen from mailboxes.

Call **866-658-5758** to report fraudulent use of a driver’s license or California identification card. Or e-mail information to **dfraud@dmv.ca.gov**.

## Utilities and Telephone Companies

Alert your gas, electric, water and trash utilities and local and long distance telephone services that you are the victim of identity theft, and there is the possibility that the thief may try to establish accounts using your identification information.



# What to do if your identity has been stolen

## 1. Contact the fraud departments of each of the three major credit bureaus.

To report fraud to a credit bureau, call or write to the addresses below:

Experian 888-397-3742  
P.O. Box 9532, Allen, TX 75013

Equifax 888-766-0008  
Fraud Assistance  
P.O. Box 105068, Atlanta, GA 30348-5069

Trans Union 800-680-7289  
Fraud Victims Assistance Dept.  
P.O. Box 6790, Fullerton, CA 92634

## 2. Contact the creditors for any accounts that are tampered with or opened fraudulently

Creditors can include credit card companies, phone companies and other utilities, and banks and other lenders. Ask to speak with someone in the security or fraud department and follow-up with a letter – letters are an important part of the consumer protection procedure under the law. Immediately close accounts.

## 3. File a police report.

Get a copy of the police report in case the bank, credit card company or others need proof of the crime.

### Investments

If you believe that an identity thief has tampered with your securities investments or brokerage account, immediately report it to your broker, account manager and to the Securities and Exchange Commission at [www.sec.gov/complaint.shtml](http://www.sec.gov/complaint.shtml) or write SEC Complaint Center, 100 F Street NE, Washington, D.C. 20549-0213 or call 800-732-0330 (fax: 202-772-9295).

- *Contact everyone who has received your credit report in the last six months to alert them of disputed or erroneous information.*

To report fraud to a credit bureau, call or write to the addresses below:

Experian 888-397-3742  
P.O. Box 9532, Allen, TX 75013

Equifax 888-766-0008  
Fraud Assistance  
P.O. Box 740241  
Atlanta, GA 30348-5069

TransUnion 800-680-7289  
Fraud Victims Assistance Dept.  
P.O. Box 6790  
Fullerton, CA 92634

## Check your bank statement promptly

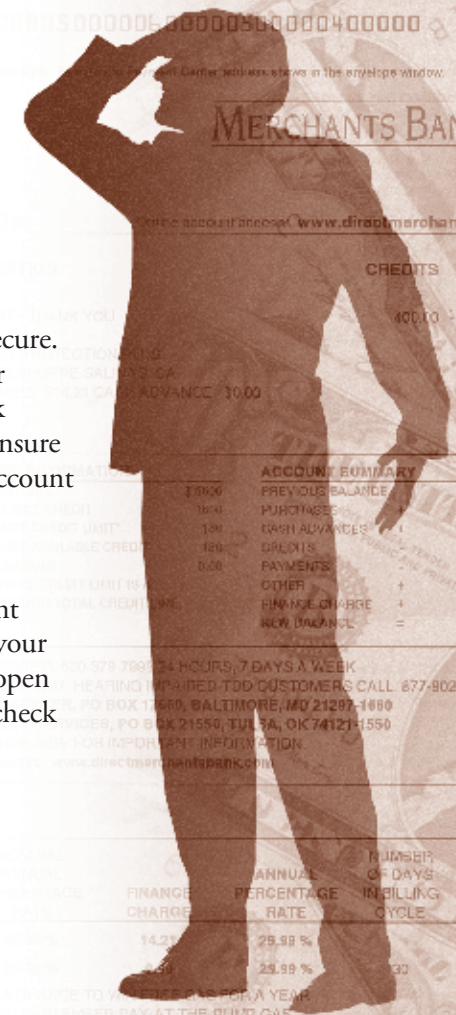
Keep your supply of blank checks secure. Thieves are using scanners and color printers to replicate checks, so check your bank statements promptly to ensure that funds weren't drawn from an account using fake checks.

### If you're a victim

Contact your bank and stop payment on any outstanding checks. Cancel your checking and savings accounts and open new accounts. Report any fraud to check verification companies.

CheckRite 800-766-2748

Telecheck 800-710-9898





## Be aware of your mail

If you do not receive your credit card statements promptly or if you notice that you are missing mail it is possible that thieves have submitted a fraudulent change of address card to have your mail rerouted to them.

### If you're a victim

Notify your local Postal Inspector and report this as a crime. You can call your local post office or check the Postal Service website at [www.usps.com/postalinspectors](http://www.usps.com/postalinspectors) to locate the nearest postal inspection service. Also, contact your Postmaster to have your mail sent to the correct address. Talk to your mail carrier and alert him/her to the problem.

## Check your Social Security Earnings and Benefits Statement

By checking the accuracy of your Social Security Earnings and Benefits Statement you will be able to discover if someone is illegally using your Social Security number to obtain employment. Call **800-772-1213** to order an Earnings and Benefits Statement and check it for accuracy or access the following website: [www.ssa.gov](http://www.ssa.gov).

### If you're a victim

The Social Security Administration will change your social security number if you meet the agency's fraud victim criteria.

To report fraud:

Call: 800-269-0271

Mail: SSA Fraud Hotline

PO Box 17768

Baltimore, MD 21235

[www.ssa.gov/oig/hotline/](http://www.ssa.gov/oig/hotline/)



## Other ways to minimize your risk of identity theft

**Giving personal information.** Before you reveal any personal information, find out how it will be used and whether it will be shared with others. Ask about how you can opt-out of giving personal information.

**Guard your mail from theft.** Deposit outgoing mail in post office collection boxes or at your local post office. Do not leave outgoing mail on your mailbox, especially in public places like apartment mailboxes. Promptly remove mail from your mailbox after it is delivered. If on vacation, place a vacation hold on your mail by calling **800-275-8777** or by visiting your local post office.

**Don't give personal information over the phone, through the mail or over the internet** unless you have initiated the contact or know with whom you are dealing. Identity thieves may pose as representatives of banks or government agencies to get you to reveal your SSN, mother's maiden name, bank account number, or other identifying information.

**Tear or shred** your charge receipts, copies of credit applications, insurance forms, physician statements, bank checks and statements, expired charge cards, and credit offers you get in the mail.

**Be cautious about where you leave personal information** in your home, especially if you have roommates, employ outside help or are having service work done in your home.

**Don't carry your SSN card;** leave it in a secure place. Give your SSN only when necessary and ask to use other types of identifiers when possible.

MERCHANTS BANK®

ACCOUNT NUMBER 0000 0000 0000 0000

PAYMENT MUST BE RECEIVED BY

AUG 4, 2002

APT 69  
SACRAMENTO CA 91111-1111

00000500000400000

MERCHANTS BANK

Online account access: [www.direct.merchantsbank.com](http://www.direct.merchantsbank.com)

CREDITS CH

100.00

ST ADVANCE 10.00

ACCOUNT SUMMARY

PREVIOUS BALANCE	100.00
PURCHASES	100.00
UNPAID ADVANCE	10.00
CREDITS	10.00
PAYMENTS	10.00
OTHER	10.00
FINANCE CHARGE	10.00
NEW BALANCE	100.00

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